

FORM PTO 4449, Adopted

**LIST OF INFORMATION DISCLOSED BY APPLICANT**

(Use several sheets if necessary)

A NEW DOCUMENT FILED & TRANSMITTED SEP 02 2004 PLEASANTON, CALIF.	SERIAL NO. <b>10/828,649</b>	FILING DATE <b>April 21, 2004</b>
APPLICANT <b>Marianne Painter et al.</b>	GROUP <b>3623</b>	

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	US 2003/0093458	5/15/03	Poindexter et al.			
	AB	4,750,119	6/7/88	Cohen et al.			
	AC	4,799,156	1/17/89	Shavit et al.			
	AD	4,876,648	10/24/89	Lloyd			
	AE	5,239,462	8/24/93	Jones et al.			
	AF	5,297,031	3/22/94	Guterman et al.			
	AG	5,500, 793	3/19/96	Deming, Jr. et al.			
	AH	5,508,913	4/16/96	Yamamoto et al.			
	AI	5,560,005	9/24/96	Hoover et al.			
	AJ	5,576,951	11/19/96	Lockwood			
	AK	5,584,025	12/10/96	Keithley et al.			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.
	AL					

**OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)**

AM	"Novell and AT&T 'Go Public' Will jointly offer AT&T Netware Connect Public Data", © 1994 Gralla Publications © 19## Miller Freeman, Inc., © 1994 Information Access Company, July 1, 1994, ISSN: 1045-9472, 2 pgs.
AN	Conroy, Bill, The Business Journal-Phoenix & the Valley of the Sun, "Citicorp Test-Markets Device That Simplifies Home Banking", © 1990 UMI, Inc., Vol. 10; No. 51; Sec. 1: pg. 16.
AO	Day, Kathleen, "Cutting Corners at the Kiosk; New Services Widen Use of Electronic Devices", July 22, 1994, The Washington Post, © 1994.
AP	Fix, Janet L., "Car loan, canned corn", USA Today, © 1994, July 20, 1994, Money.

EXAMINER /Andre Boyce/	DATE CONSIDERED 07/24/2010
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /A.B./

FORM PTO-1449, Adapted

**LIST OF INFORMATION DISCLOSED BY APPLICANT***(Use several sheets if necessary)*

ATTY. DOCKET NO. <b>06937.105006</b>	SERIAL NO. <b>10/828,649</b>	FILING DATE <b>April 21, 2004</b>
APPLICANT <b>Marianne Painter et al.</b>		GROUP <b>3623</b>

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AQ	5,592,375	1/7/97	Salmon et al.			
	AR	4,750,119	3/11/97	Dykstra et al.			
	AS	5,742,775	4/21/98	King			
	AT	5,765,144	6/9/98	Larche et al.			
	AU	5,778,178	7/7/98	Arunachalam			
	AV	5,820,386	10/13/98	Sheppard, II			
	AW	5,987,434	11/16/99	Libman			
	AX	5,987,500	11/16/99	Arunachalam			
	AY	5,999,908	12/7/99	Abelow			
	AZ	6,338,074	1/8/02	Poindexter et al.			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.
	BA					

**OTHER REFERENCES** *(Including Author, Title, Date, Pertinent Pages, Etc.)*

	BB	Haverson, Patrick, "A Man with Grand Visions", Banking Technology, May 1993., pgs. 30-33.
	BC	Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders; Goal Is to Create a Form of EFT Transfer System", © 1988 American Banker, Inc., The American Banker, February 18, 1988.
	BD	McCall, William, "Microsoft, Banks Team Up to Provide Home Banking", August 3, 1994, The Associated Press.
	BE	Rothfeder, Jeffrey, "Electronic Bill-Paying for the Little Guy", © 1989 McGraw-Hill, Inc. Business Week, September 25, 1989, Industrial/Technology Edition.

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**U.S. PATENT DOCUMENTS**

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	BF	5,904,812	5/18/99	Salmon et al.			
	BG						
	BH						
	BI						
	BJ						
	BK						
	BL						
	BM						
	BN						
	BO						
	BP						
	BQ						

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.	
	BR						

**OTHER REFERENCES** *(Including Author, Title, Date, Pertinent Pages, Etc.)*

	BS	Thornton, Emily, "Going Belly-up in Japan", International Business; Japan, Number 3525, pg. 54, May 5, 1997, © 1997 The McGraw-Hill Companies, Inc., Business Week.
	BT	"IMX Exchange Receives Patent for Interactive Loan Trading System," © 2000 PR Newswire Association, Inc., January 25, 2000, 2 pgs.
	BU	"Temps Staff Chemical Lockbox Operation," © Simmons-Boardman Publishing Corp. 1990, April 1, 1990, 6 pgs.
	BV	

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